



TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

Remembering Rod Beck

ON WEDNESDAY, APRIL 26, 2017, township government lost a true friend. At 8:54 a.m., Rod Beck received his calling from God and passed away at his home with his wife, Delores, at his side.

Rod always referred to Delores as his “girlfriend” and he meant it. He would light up when speaking of her, loved her very much, and considered her his best friend. Our prayers are with Rod, Delores, and the entire Beck family.

Rod began his service to township government in 1987, when he was appointed Township Clerk of Eldorado Township in his beloved McDonough County. In 1989, he was encouraged to run and was successfully elected to the office of Highway Commissioner, a position he held until 2004. During his tenure as Highway Commissioner, he was instrumental in the formation of the West Central Illinois Highway Commissioners Association, serving as a board member and president. Rod was also a member of the board of directors and served as president of the Township Highway Commis-

sioners of Illinois. In addition, Rod served as a board member of the Township Officials of Illinois (TOI), and a member of the board of trustees for Township Officials of Illinois Risk Management Association (TOIRMA).

In 2004, Rod resigned his position as Highway Commissioner to join TOIRMA full-time as its Associate Director. He was later named Executive Director in 2006, serving in that capacity until his retirement in 2015. Rod continued to be a part of the TOIRMA family, serving as Risk Management Advisor until his passing.

Rod was a strong advocate and supporter of township government and the TOIRMA Program. His contributions to TOIRMA as a member of the board of trustees, Associate Director, and Executive Director are too many to list, but a few he was involved with include: adding bridge coverage; offering members optional liability limits; adding extra expense coverages; increasing property, flood, and earthquake limits; and the addition of equipment breakdown coverages (boiler and machin-



Roderick Dean Beck, age 69, of Macomb, passed away at 8:54 a.m. on Wednesday, April 26, 2017, at his home. Rod was born on May 15, 1947, in Macomb, Illinois, the son of Dean and Dorothy Sherman Beck. He married Delores Easley on February 17, 1968, in Industry, Illinois. He is survived by his wife, Delores; two daughters, Barbara (Scott) Coker of Macomb and Stephanie (Todd) Moon of Macomb; and five grandchildren, Jacob Moon, Hannah Moon, Sydney Coker, Hayley Coker and Macy Coker; two brothers, Lindell (Joy) Beck of Colchester and Kent (Sandy) Beck of Bloomington. Several nieces and nephews also survive. He was preceded in death by his parents. Rod graduated from Industry High School and went to work at the porcelain plant in Macomb. He then served in the Army in Vietnam from 1966 until 1969. Following his tour of duty in Vietnam, he farmed with his family in Vermont and Eldorado Townships

and, later, south of Colchester. He then served as the Eldorado Township Road Commissioner for several years. Rod was past president of the Highway Commissioners Division and a member of TOI's Board of Directors 2001-2004. He then became the Executive Director of Township Officials of Illinois Risk Management Association. He retired in July of 2015. Rod was also an Industry School board member and Industry Assembly of God Church board member. He was a former state officer for the Illinois Young Farmers Association and he was proud to be an avid St. Louis Cardinals fan. Rod was an extraordinary, hard-working, dutiful and loving husband, father, grandfather and friend. Funeral services were held on Monday, May 1, 2017, at the Industry Assembly of God Church. The Rev. Jon Keck was the officiate. Burial was at Forest Lawn Memory Gardens in Macomb. Full military rites were conducted at the graveside by the Macomb American Legion and the Macomb VFW. Memorials may be made to the Industry Assembly of God Church, P.O. Box 241, Industry, Illinois 61440.

ery). TOIRMA is in a better place because of the efforts of Rod Beck. His leadership, friendship, and caring nature will truly be missed.

Rod and I first met in 2001 when he was the Highway Commissioner and a member of the board for TOI. At the time, I served as Associate Director. Upon getting to know Rod, I quickly realized that he was smart, reliable, and a very good person. Someone you liked being around, and being a St. Louis Cardinals fan didn't hurt. He wasn't flashy and never the showman, but he always had something helpful to add when appropriate. His guidance was calming and respected.

It's funny what we remember about people, and the stories that come to us when they are gone. As I sit in my office thinking of Rod, I came across a horseshoe and think back with a smile. I remember the year we had an issue in certain parts of Illinois where horse-drawn carriages were tearing up township roads. TOI successfully passed legislation authorizing townships the ability to license horse-drawn carriages as a way to offset the extra road maintenance costs. One day Rod shows up at my office, and announces "I have a present for you." He then promptly pulls out a horseshoe, and places it on my desk. He tells me that he found it

embedded in a road in McDonough County when the highway commissioners were jointly oiling roads. I'm sure every time I see that or any horseshoe from now on, I'll think of Rod and appreciate knowing him.

After a long bout with pulmonary fibrosis, Rod was placed on the lung transplant list, and in May 2014 received a single lung transplant at Loyola University Medical Center. He became a part of history here in Illinois, for it was the first-time Loyola successfully performed five lung transplants in a nearly 24-hour period. Although not his style to be on TV and in newspapers, Rod agreed to participate in media interviews by many news outlets including Chicago TV stations and the *Chicago Tribune*. By sharing his story, he helped spread the word nationwide of the importance of organ donation. Rod enjoyed his final two years with us, spending time with Delores and his grandkids. He made as many softball and volleyball games as possible.

Through all his health battles, he continued onward, working for the betterment of township government and TOIRMA. Rod told me on more than one occasion that he enjoyed working with township people and the "township way." May God bless Rod Beck and his entire family.

county associations

Sangamon County



The Sangamon County Highway Commissioners met March 24 at the Auburn Township Road District. Highway Commissioner Dave Beck hosted the meeting.

Speakers included: Steve Helton, ECIHCA president; Bryan Smith, executive director of TOI; Jerry Crabtree, associate director and education coordinator of TOI;

Jim Donelan, TOIRMA executive director; Sangamon County Sheriff's Deputy Cheryllynn Williams; and Brian Davis, county engineer and Casey Pratt, highway dept. rep.

After lunch, there was a presentation by meeting sponsor Martin Equipment of Springfield.



TOIRMA Adds Cyber Liability Coverage

By Jim Donelan, TOIRMA Executive Director

ON BEHALF OF the Board of Trustees, TOIRMA is pleased to announce the addition of Cyber Liability Coverage for its members. It's difficult to go through your daily routine without reading an article online, in the newspaper, or seeing a TV report regarding cyber problems. It seems like the hackers are out there making our lives more and more miserable each day. During this past year alone, my identity was stolen twice that I'm aware of, and I spent countless hours on the telephone with credit card companies, police officers, financial institutions, stores, the federal government, and the credit rating agencies. I can only hope I'm more secure now than I was before, but who knows. Not only did someone have duplicate credit cards with my name on them, but they also had an identification card. Any of you that have been through this knows just how time consuming a process it can be to correct cyber-related problems. TOIRMA's new Cyber Coverage is designed to better protect townships from losses and exposures not otherwise covered, and becomes effective June 1, 2017.

TOIRMA started in 1986 with only two members. At that time, it was difficult for local governments to obtain insurance coverage at an affordable/stable price. TOIRMA is an intergovernmental risk pool designed specifically for townships, road districts, and multi-township assessment districts. Coverages included in the TOIRMA Program are: General Liability, Auto Liability, Bridge Coverage, Employee Benefits Liability, Equipment Breakdown Coverage (boiler and machinery), Public Officials Liability, Property, Auto Physical Damage, Inland Marine, Workers' Compensation, Treasurer's Bond, and Accidental Death and Dismemberment. TOIRMA also provides members access to the Human Resources Help Line.

Most of the time we think of cyber security problems pertaining to a "hacker" that has broken through our computer firewalls and infected our computers with a virus or taken our information hostage. Although, these are indeed problems that occur, sometimes cyber issues arise from human error. For example, a township official could accidentally email out confidential information pertaining to general assistance clients. TOIRMA's Cyber Liability Coverage and resources will help townships by providing tools relating to these issues and situations.

The following questions and answers relate to the new Cyber Liability Coverage offered by TOIRMA.

Question: *When does the new coverage take effect?*

Answer: The new Cyber Liability Coverage will take

effect on June 1, 2017, which is the beginning of the new TOIRMA Program Year.

Question: *What is covered?*

Answer: TOIRMA's new Cyber Coverage is designed to cover claims relating to (1) Information Security and Privacy Liability, (2) Privacy Breach Response Services, (3) Regulatory Defense and Penalties, (4) Website Media Content Liability, (5) PCI Fines and Penalties, and (6) Cyber Extortion Loss.

Question: *What is included in "Information Security and Privacy Liability Coverage?"*

Answer: Information Security and Privacy Liability covers damages and expenses a township is legally liable for, resulting from a claim, including violation of a privacy law. This covers townships against:

- theft, loss, or unauthorized disclosure of personally identifiable non-public information or third party corporate information;
- acts or incidents that directly result from a failure of computer security to prevent a security breach;
- failure to timely disclose an incident in violation of any breach notice law;
- failure to comply with that part of a business' privacy policy that specifically:
 - o prohibits or restricts the disclosure, sharing or selling of a person's personally identifiable non-public information
 - o requires access to personally identifiable non-public information or to correct incomplete or inaccurate personally identifiable non-public information after a request is made by a person
 - o mandates procedures and requirements to prevent the loss of personally identifiable non-public information;
- failure to administer (a) an identity theft prevention program or (b) an information disposal program required by regulations and guidelines

Question: *What are "Privacy Breach Response Services?"*

Answer: The new Cyber Coverage provides members with breach services that include the following:

- forensic and legal assistance from a panel of experts to help determine the extent of the breach and the steps needed to comply with applicable laws;
- notification to persons who must be notified under applicable law;

- discretionary notice to individuals potentially affected by the breach in which there is a resulting risk of financial, reputational or other harm;
- credit monitoring and fraud protection services from Beazley partners to affected individuals. Alternatively, members may choose to offer their customers a data monitoring service; and
- public relations expenses, crisis management consultants, notifications to customers where notifications are not required by law, government mandated public notices related to breach events.

Question: *What are Regulatory Defense and Penalties?*

Answer: The new coverage provides defense expenses and penalties resulting from a regulatory proceeding resulting from a violation of privacy law.

Question: *What is “website media content liability?”*

Answer: Website media content liability are damages and expenses for one or more of the following acts committed during the course of media activities:

- defamation, libel or slander;
- violation of the rights of privacy of an individual;
- invasion or interference with an individual’s right of publicity;
- plagiarism, piracy, misappropriation of ideas;
- infringement of copyright;
- infringement of domain name, trademark, trade name, trade dress, logo etc.; and
- improper deep-linking or framing within electronic content.

Question: *What are “PCI fines and penalties?”*

Answer: The new cyber liability coverage is designed to indemnify (protect) members from PCI fines and expenses that they may incur following a breach. PCI stands for “payment card industry.” Typically, PCI is shown as PCI DDS which means “payment card industry data security standard.” For example, if your township accepts credit card payment, and possesses cardholder information, there are exposure and compliance responsibilities.

Question: *What is “cyber extortion loss?”*

Answer: Cyber extortion can include a threat to breach computer security, destroy corrupt data, or interrupt computer systems. For example, a hacker can encrypt your computer files and demand payment for the decryption key. The extortionist typically enters a computer through a malicious email attachment or link.

Question: *Will TOIRMA offer its members any proactive tools/loss control resources related to cyber security?*

Answer: Yes. Members will have access through our cyber partner, the Beazley Group, to online resources designed to help TOIRMA members successfully prepare for, investigate, and respond to privacy or security breaches. These services will assist members in responding to actual or suspected data breach incidents effectively, efficiently, and with the aim of protecting your reputation and continuing day to day business.

Question: *How do TOIRMA members access the online resources discussed in the prior question?*

Answer: TOIRMA member contacts have been sent a letter outlining the process for accessing, www.breachsolutions.com. If you need assistance accessing these online resources, please call Debbie Prentice at (217) 444-1204 to obtain your agreement number and activation code. Once registered with the site, TOIRMA members will have access information such as online training and webinars, privacy policies and procedures, breach response and preparedness materials, risk reduction preparation, best practice tools, and summaries of federal and state compliance laws. The website will also provide access to trending cyber, and data security news.

Question: *Can TOIRMA members implement policies and procedures to protect data and minimize or prevent cyber liability losses?*

Answer: Yes, TOIRMA members are the first line of defense in the prevention of cyber liability losses. Privacy policies and procedures, breach response and preparedness, risk reduction preparation, and best practices tools shown above are key elements to eliminate losses. In addition, immediate notification to TOIRMA allows the claims department a better chance of minimizing potential losses.

Question: *How much will TOIRMA members be charged for the additional Cyber Liability Coverage?*

Answer: The TOIRMA Board of Trustees decided to include the new coverage into the existing TOIRMA Program. There will be no additional charge.

We hope this information is helpful. Please feel free to contact me toll-free at (888) 562-7861 or by email at jdanelan@toirma.org with any additional questions you have.

